

# Lender Servicing Guide

March 1, 2020



**YOU-CENTRIC SOLUTIONS THAT MATTER**

**Genworth Mortgage Insurance Corporation  
Lender Servicing Guide  
March 1, 2020**

This *Lender Servicing Guide* (“the Guide”) replaces all previous Lender Servicing Guides.

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## 1) SUMMARY OF CHANGES

Topic	Section(s)	New Guidelines
Payment options	7), 9a)	Zero Monthly payment option is updated and is now referred to as Zero Monthly (Deferred).
Program offerings	8)	Home Affordable Refinance Program (HARP) has been replaced by Fannie Mae's High Loan-to-Value Refinance Option and Freddie Mac's Enhanced Relief Refinance Mortgage programs. The section title is updated.
Renewal billing	9)	The renewal premium due for annual premium MI, level (constant) renewal plan, is updated to remain the same for the first 10 years and then will decrease to a lower renewal rate for the remaining life of the insurance.
Billing cycles	9b)	Genworth now provides only three (3) cycles of billing: 1st, 11th, and End of the Month (last day of the month).

## 2) INTRODUCTION

The applicable Policy sets forth the terms and conditions that govern mortgage insurance issued by Genworth. Please refer to the applicable Policy for complete details.

This Guide is intended to provide clarification, illustrative examples, and supplemental information on the requirements of the Policy. In the event the requirements of the Policy or this Guide are not followed, it may, in certain circumstances, result in cancellation of coverage, rescission, reduction in the Insurance Benefit, or Claim denial. If there is a conflict between this Guide and the Policy, the terms and conditions of the Policy will control. For ease of reference, capitalized terms used and not defined in this Guide have meanings set forth in Master Policy 1980.

The goal of Genworth is to provide mortgage insurance (MI) coverage and exceptional customer service. We have provided the information in this Guide to help you better understand the process for:

- Activating insurance
- Canceling coverage
- Correcting loan numbers
- Processing servicing transfers
- Validating the insurance renewal date and premium amount
- Viewing and updating Certificates

Genworth is prepared to provide additional assistance should you have any questions or comments regarding this Guide. Please contact the Genworth ActionCenter at 800.444.5664 or via email at [Action.Center@genworth.com](mailto:Action.Center@genworth.com). The ActionCenter is staffed from 8 a.m. to 8 p.m. Eastern Time Monday through Friday to provide you with any support you may need.

### 3) GENWORTH MI SERVICING WEBSITE

The Genworth MI Servicing Website, [Mlservicing.genworth.com](http://Mlservicing.genworth.com), offers you access to portfolio information on loans insured by us. The site is accessible through any internet connection and provides secure access to data through the use of individual IDs and passwords associated with the customer's Genworth organization number. If you are a first-time user, please contact the ActionCenter to obtain access and instructions on how to use the site.

On the MI Servicing Website, using CertiLINK®, you may:

- Activate insurance
- Cancel coverage
- Correct loan numbers
- Process servicing transfers
- Validate the insurance renewal date and premium amount
- View and update Certificates

The following tools are available for use:

- **L.I.S.** – For California Housing Finance Agency use only
- **Premium Billing on the Web** – Used to view or print a monthly renewal billing (paper and web bills only)
- **Premium Payment History** – Used to validate premium payments

#### Secure Submission Process

We do not use Personal Identifying Information (PII) for the bulk of our processes, so, if possible, we ask that you not send this type of information to us unless we have asked for it specifically. If you do need to transmit consumer data, it is essential to keep the information secure. Our Secure Submission process lets you transmit data to us through our website quickly and securely. Through use of this tool on our MI Servicing Website, your document will be encrypted during the upload process and transmission to Genworth. Contact the ActionCenter for assistance.

## Tutorials

To view and maintain MI Certificates, visit our self-service tutorials on our MI Servicing Website at [Mlservicing.genworth.com/Tutorials/Default.aspx](https://mlservicing.genworth.com/Tutorials/Default.aspx).

<b>Approved Commitment</b>	View and access your approved commitments via CertiLINK.
<b>Activating Commitment</b>	The loan has closed, and it is time to activate your Commitment/Certificate of Insurance.
<b>Certificate Status and Loan Information</b>	View your loan information or Certificate status.
<b>MILAR Reporting</b>	Ongoing reporting is required on all loans once mortgage insurance is in force.
<b>Billing / Remittance</b>	Learn more about Genworth's billing and remittance options.
<b>Servicing Transfer</b>	Request servicing transfers.
<b>Premium Billing on the Web</b>	View billing of Certificates for web bill customers only.
<b>Premium Pay History</b>	View premium payment history for your loans.
<b>Certificate Cancellation</b>	Request Certificate cancellations.
<b>Commitment / Certificate Reinstatements</b>	Instructions for expired or unexpired Commitments, or cancelled Certificates.

The following tutorials provide instruction to actions which can only be performed by logging in to [Mlservicing.genworth.com](https://mlservicing.genworth.com):

- Certificate Cancellation
- Certificate Status and Loan Information
- Premium Pay History
- Servicing Transfer

## 4) YOUR SERVICING CONTACTS

### Cash Application and Billing

At an organization level (B22...) includes Commitment activations, cash application, monthly billing, wire, and ACH information.

<b>Lender Servicing – Cash Application and Billing</b>	
For remittance address information, please see Section 9c) of this Guide	Fax: 888.207.9024
Phone: 800.334.9270, ext. 2323	Email: <a href="mailto:certinfo@genworth.com">certinfo@genworth.com</a>

### **Certificate Services**

Includes corrections to Certificates, disclosure issues, portfolio audits, suspense processing, cancellations reinstatements, and Servicer reporting.

<b>Lender Servicing – Certificate Services</b>	
8325 Six Forks Road Raleigh, NC 27615	Fax: 888 964.9159
Phone: 800 400.6747	Email: <a href="mailto:lenderservices@genworth.com">lenderservices@genworth.com</a>

### **National Processing Center**

Includes Commitment exception processing, modifications on performing loans, and Commitment reinstatements.

<b>National Processing Center</b>	
8325 Six Forks Road Raleigh, NC 27615	Fax: 800 890.3398
Phone: 800 444.5664	Email: <a href="mailto:Branch-NPC@genworth.com">Branch-NPC@genworth.com</a>

### **ActionCenter**

When it comes to the information you need, our ActionCenter is there to help! Learn more about our online tools and resources.

<b>ActionCenter</b>	
8325 Six Forks Road Raleigh, NC 27615	Fax: 800 592.4434
Phone: 800 444.5664	Email: <a href="mailto:Action.Center@genworth.com">Action.Center@genworth.com</a>
Hours: 8:00 a.m. - 8:00 p.m. Eastern Time Monday through Friday	

## **5) COMMITMENT/CERTIFICATE OF INSURANCE**

Genworth issues a Commitment/Certificate of Insurance when the Insurance Application is approved. The Commitment/Certificate of Insurance is evidence of our approval and sets forth the terms, conditions, and certifications (in addition to the Policy) under which Genworth will insure a loan.

## **6) COMMITMENT CHANGES BEFORE COVERAGE IS ACTIVATED**

Please refer to the Genworth Mortgage Insurance Underwriting Guidelines which can be found by visiting [mi.genworth.com](http://mi.genworth.com).

## **7) ACTIVATING COVERAGE/INITIAL PREMIUM**

Please follow the activation instructions on the Commitment/Certificate of Insurance to remit the initial premium and supporting documentation (such as a loan sale notice, or loan number updates).



The Commitment/Certificate of Insurance for Zero Monthly (Deferred) MI (as described in Section 9a)) requires no premium at the time of activation. You will provide only the loan close date for activation. Zero Monthly (Deferred) MI may be activated by:

- Using the Activation function on CertiLINK, the MI Site, other integrated methods, or
- Sending a Microsoft Excel file to us at [certinfo@genworth.com](mailto:certinfo@genworth.com). The file format is Certificate number, loan number, and loan close date (mm/dd/yyyy).

We do not use PII for the bulk of our processes, so if possible, we ask that you not send this type of information to us unless we have asked for it specifically.

Check out Genworth's self-service tutorial on activating commitments at [MIservicing.genworth.com/Tutorials/Default.aspx](http://MIservicing.genworth.com/Tutorials/Default.aspx).

Activation instruction on the Commitment/Certificate of Insurance for Monthly, Annual, Split Premium, and Singles is as follows:

Premium Check via Regular or Certified Mail
Genworth Mortgage Insurance PO BOX 277197 Atlanta, GA 30384-7197
<i>Please provide Certificate number, loan close date and contact information</i>
Premium Check via Overnight Express Delivery (FedEx/UPS)
Genworth/Bank of America Lockbox Services Lockbox 277197 6000 Feldwood Road College Park, GA 30349-3652
<i>Please provide Certificate number, loan close date and contact information</i>
ACH/Wire
Contact <a href="mailto:certinfo@genworth.com">certinfo@genworth.com</a> for more information

PLEASE NOTE: See Section 12) for more requirements regarding payments.

## **8) HIGH LOAN-TO-VALUE REFINANCE OPTION / ENHANCED RELIEF REFINANCE MORTGAGE PROGRAM ACTIVATIONS**

Genworth issues a replacement Commitment/Certificate of Insurance with a new Certificate number on all approved High Loan-to-Value Refinance/Enhanced Relief Refinance loans. Please follow the activation instructions in this document.

### **Zero Monthly (Deferred) and Split Premium Payment Options**

Provide the loan close date. You will be billed for the premium due.

### **Monthly or Annual Payment Options**

Provide the loan close date and premium due shown on the Commitment/Certificate of Insurance.

## **Single Premium Payment Option**

Provide the loan close date.

## **9) RENEWAL BILLING**

Premium renewal billings are generated monthly. For monthly premium plans, the renewal bill will include the current month's premium that is due and any past due premium up to 89 days. For annual premium plans, the renewal bill will include the annual premium that is due the next month. For instance, if the current bill month is March, the March bill will include all monthly premium plans due in March and all annual premium plans due in April. Loans that are being reported delinquent will be included on the bill until Genworth receives a Claim.

### **9A) TYPES OF RENEWAL PLANS**

#### **Zero Monthly (Deferred) Premium MI**

Zero Monthly (Deferred) Premium MI is a payment option which features monthly premium rates with no premium required to activate. Coverage begins when Genworth is notified of the loan closing date.

Genworth's Zero Monthly (Deferred) MI payment option defers the first month's premium payment until the policy coverage expires. The Servicer is responsible for paying the deferred premium amount to Genworth upon the expiration of coverage. Deferred premium is calculated by dividing the original premium by the number of days in the month of loan closing/funding and multiplying that by the number of days between the loan closing date and the first premium due date, which is always the first day of the month after loan closing.

First renewal premium is due on the 1st day of the month following loan closing and will be included in that month's billing cycle.

#### *Amortized (declining) renewal plans*

- The loan balance is updated in our system annually using the anniversary month of the loan closing date.
- The unpaid principal balance of the loan should be supplied to Genworth annually on the anniversary month. Servicers will need to supply the balance on that billing statement and calculate the renewal premium due using the rate displayed on the billing statement.

#### *Level (constant) renewal plans*

- Renewal premium due will remain the same for the first 10 years and then decrease to a lower renewal rate for the remaining life of the insurance.

#### **Annual Premium MI**

Annual Premium MI is a payment option where the renewal premium is due once each year on the anniversary of loan closing.



*Amortized (declining) renewal plans*

- Premium is based on the current balance at the time of renewal.
- The unpaid principal balance of the loan should be supplied to Genworth.
- The billing notice will indicate only the premium rate. Servicers should supply the balance and calculate the renewal premium due to Genworth.

*Level (constant) renewal plans*

- Renewal premium due will remain the same for the first ten (10) years and then decrease to a lower renewal rate for the remaining life of the insurance.

**Single Premium MI**

Single Premium Borrower Paid Mortgage Insurance (BPMI) is a one-time payment that provides coverage which remains in effect until cancelled in accordance with federal and state cancellation laws or investor requirements. For Certificates of Insurance issued prior to October 1, 2014 that include the Single Premium Term To 78 endorsement, coverage is provided until the loan amortizes to 78% of the Original Value, unless previously cancelled.

Single Premium Lender Paid Mortgage Insurance (LPMI) is a one-time payment that provides coverage for the life of the loan.

Although no renewal premiums are required for Single Premium policies, it is important that any servicing transfers and cancellations be reported to Genworth so that the Servicer information can be maintained.

**Split Premium MI**

Split Premium MI is a payment option that features lower monthly rates combined with an upfront premium due at closing. Renewal premiums are due monthly. Coverage begins when Genworth is notified of the loan closing date and receives the upfront premium.

**Monthly Premium MI**

Monthly Premium MI is a payment option which features a coverage term of one (1) month; premiums are remitted monthly. The premium rate shown is the annualized first year and renewal premium rate. The payment option characteristics are:

- Coverage begins when Genworth is notified of the loan closing date and receives premium
- First renewal premium is billed during the month the premium is due and every month thereafter

*Amortized (declining) renewal plans*

- The loan balance is updated in our system annually, using the anniversary month of the loan closing date.
- The unpaid principal balance of the loan should be supplied to Genworth annually during the anniversary month. Servicers will need to supply the balance on that billing statement, and calculate the renewal premium due using the rate displayed on the billing statement.

*Level (constant) renewal plans*

- Premium is always based on the original insured amount.

## **9B) BILLING CYCLES**

Genworth provides three (3) cycles of billing: 1st, 11th, and End of the Month (last day of the month). Your billing cycle is identified by your choice when setting up preferences as a new customer. If you do not select a preference, the cycle defaults to the End of the Month. To change billing cycles, please contact Lender Services at 800 334.9270, ext. 2323 or send an email to [certinfo@genworth.com](mailto:certinfo@genworth.com).

If your organization primarily uses the Zero Monthly (Deferred) payment option we recommend choosing the End of the Month billing cycle.

## **9C) RENEWAL BILLING METHODS**

### **Automated Renewal Billing**

For more information about the various mortgage software providers and vendors Genworth supports, contact [certinfo@genworth.com](mailto:certinfo@genworth.com) or 800 334.9270, ext. 2323.

### **SFTP (Secure File Transfer Protocol)**

Your billing file can be sent via SFTP. For more information, contact [certinfo@genworth.com](mailto:certinfo@genworth.com) or 800 334.9270, ext. 2323.

### **Excel File**

Your billing file is sent to specified email addresses via an encrypted format on the day following your billing cycle date. For more information, contact [certinfo@genworth.com](mailto:certinfo@genworth.com) or 800 334.9270, ext. 2323.

*Remittance Address for Bill Methods: Automated, SFTP, and Excel*

<b>Regular or Certified Mail</b>
Genworth Mortgage Insurance Corporation P.O. Box 277232 Atlanta, GA 30384-7232
<b>Overnight Express Delivery (FedEx/UPS)</b>
Genworth/Bank of America Lockbox Services Lockbox 277232 6000 Feldwood Road College Park, GA 30349-3652
<b>ACH or Wire Payment</b>
Contact <a href="mailto:certinfo@genworth.com">certinfo@genworth.com</a> for more information.

## Online/Web and Paper Billing

Access your Online/Web bill on Genworth's MI Servicing Website at [MIservicing.genworth.com](http://MIservicing.genworth.com). Sign up to receive an email notification. Your bill will be available the day following your billing cycle date. Paper bills will be mailed to the Servicer's address of record. For more information, contact [certinfo@genworth.com](mailto:certinfo@genworth.com) or 800 334.9270, ext. 2323.

*Remittance address for Bill Methods: Online/Web and Paper*

Regular or Certified Mail
Genworth Mortgage Insurance Corporation P.O. Box 277197 Atlanta, GA 30384-7232
Overnight Express Delivery (FedEx/UPS)
Genworth/Bank of America Lockbox Services Lockbox 277197 6000 Feldwood Road College Park, GA 30349-3652
ACH or Wire Payment
Contact <a href="mailto:certinfo@genworth.com">certinfo@genworth.com</a> for more information.

## 10) RENEWAL PREMIUM

You must pay the renewal premium for the renewal term at the rate specified on the Certificate. The renewal premium covers the renewal term shown on the Commitment/Certificate of Insurance. Genworth must receive payment of the entire renewal premium on or before the expiration of the term for which premium was last paid, or within the applicable grace period of 90 days. Coverage will cancel as of the last day of the term for which premium was paid if the renewal premium is not received. For purposes of this provision on timely payment, we will consider the premium due date to be as set forth on our renewal billing. All payments of premium must be made in full.

Please note that the receipt and deposit of premium by Genworth does not constitute acceptance until we have completed a final reconciliation of our records with respect to such premium payment.

### 10A) OVERDUE NOTICES

Overdue notices are indicated on the bill as past dues. Failure to pay renewal premiums, as specified in the Policy or this Guide, on any Certificate will result in the automatic cancellation of mortgage insurance on the Certificate.

### 10B) RENEWAL PREMIUM PAYMENT OPTIONS

Genworth accepts payments by ACH or wire and by check.

For remittance address information please see Section 9c) of this Guide.

Please note that sending checks to our physical address will cause a delay in the application of your payment to the Certificate.

## 11) PREMIUM PAID AFTER LOAN DEFAULT

We will not terminate coverage on the basis of failure to pay renewal premium for the period following a Default. Accordingly, you are not required to pay premium during the period after Default.

If premium is received after Default, we will apply the premium to cover renewal premium to keep the coverage in force in the event the Default on the loan cures.

If the loan does not cure, any such premium received for post-Default periods will be refunded upon settlement of the related Claim.

If a Default on the loan cures, we must receive any unpaid renewal premium for the period after Default. Coverage on the Certificate will terminate if we do not receive the premium. We have no obligation to reinstate coverage on the terminated Certificate following the expiration.

## 12) TAXES, ASSESSMENTS, AND SURCHARGES

Premium tax, surcharges, or assessment amounts may be charged at a state level on initial and renewal premium if required by Applicable Law. Currently there are two (2) states (Kentucky and West Virginia) that require us to collect these amounts from the Initial Insured, Insured, or Beneficiary in addition to the premium. The Insurance Application received date is used to determine the start date of the rate for premium taxes, surcharges and assessments. In order to maintain coverage these amounts must be paid along with the premium.

The Kentucky state premium surcharge rates are shown below.

STATE	RATE	START DATE	END DATE
KY	0.018	4/1/2010	
KY	0.015	10/1/1990	3/31/2010*

\* For applications received on or after the Start Date but before the End Date indicated.

In addition, we must also collect any applicable Kentucky municipal and/or county government premium tax which is assessed at the rate set by the local government. These rates vary by municipality and county and are subject to change annually. Refer to the Kentucky Department of Insurance Public Protection Cabinet page at <http://insurance.ky.gov/ppc/default.aspx> for information regarding these rates.

The West Virginia state premium surcharge rates are shown below.

STATE	RATE	START DATE	END DATE
WV	0.0055	1/1/2006	
WV	0.01	7/1/1992	12/31/2005*

\* For applications received on or after the Start Date but before the End Date indicated.

Please be advised that the rate and amount for all taxes, surcharges, and assessments are subject to change by the governing jurisdiction. The amount of the tax, assessment or surcharge is shown on your Commitment/Certificate of Insurance for the initial amount to be paid. Thereafter, the amount due is shown on your monthly bill. Your

premium payments cannot be applied to the Certificate without remittance of the applicable taxes, assessments, or surcharges.

### **13) PAYMENT OF INCORRECT PREMIUM RATE**

#### **MP 1480/1920/1980**

If a loan received an inaccurate premium rate because of inaccurate or omitted Loan Application information, but would still be eligible for coverage at another premium rate offered by us, we may elect to charge a non-refundable one-time premium differential payment. You will be obligated to pay the differential premium payment, which will be based upon the premium we would have expected to receive on that loan at the correct rate. Additional premium, if required, must be paid within 60 days of our notice or we may rescind coverage.

- Premium differential payments will not be requested for inaccurate Original Values that do not result in a Valuation Defect, but may be requested as a result of inaccurate loan-to-value information.
- Premium differential payments will not be requested for loans eligible for rescission relief under the Policy.

If you encounter this situation, contact Lender Services at [lenderservices@genworth.com](mailto:lenderservices@genworth.com).

### **14) TERM OF COVERAGE**

#### **MP 1480/1920/1980**

Provided that all premium is paid as required on a Certificate, and subject to the terms and conditions of the Policy and this Guide, coverage on a Certificate will continue in effect until the first of the following events occurs, at which time coverage will terminate automatically:

- A Claim is submitted and settled with respect to the Certificate
- The loan is paid in full or is refinanced
- The Servicer or Beneficiary cancels coverage on the Certificate
- The term of coverage expires according to the applicable premium plan

#### **All Other Policies**

Coverage under the Policy for a loan described in a Certificate shall, subject to cancellation by the Insured or the Company as provided in the Policy, remain in full force and effect for the period covered by the initial premium as specified in the Certificate and shall then terminate as of the end of such period without further action by the Company.

Notwithstanding the foregoing, coverage under the Policy for a loan may be renewed by the Insured (subject to all the terms and conditions of the Policy), effective as of the end of such initial period, for successive periods (annual or monthly as applicable) upon the timely payment of renewal premiums until the first to occur of the following events:

- The loan is paid in full or is refinanced
- The Company has paid the Insured the loss with respect to the loan in accordance with the provisions of the applicable Policy



- The Insured fails to pay any renewal premium when due or within the 60-day grace period

## 15) CERTIFICATE CHANGES

### 15A) ASSUMPTIONS

#### MP 1480/1920/1980

All loan assumptions, with or without the release of liability of the original Borrower, must be reviewed and approved by Genworth prior to you processing the assumption. Failure to obtain our prior approval may result in the cancellation of coverage effective on the date of the assumption, or if a Claim has been submitted, we may issue a Claim Denial Notice. A new appraisal is not required. The assumption will be underwritten in accordance with current guidelines and, if approved by Genworth, an amended Commitment/Certificate of Insurance will be issued.

#### *Submission: Non-Delinquent Assumptions*

Submit the Assumption Request and applicable documentation to the attention of Central Imaging by one (1) of the following methods:

- Online via secure submission: [Mlservicing.genworth.com](https://mlservicing.genworth.com)
- Fax to: 800 285.4322
- Email to: [mionly.uw@genworth.com](mailto:mionly.uw@genworth.com)

#### *Submission: Delinquent Assumptions*

Submit the Assumptions Request and applicable document to Homeowner Assistance by one (1) of the following methods:

- Online via secure submission: [Mlservicing.genworth.com](https://mlservicing.genworth.com)
- Fax to: 800 944.3642
- Email to: [hoa@genworth.com](mailto:hoa@genworth.com)

#### **All Other Policies - No Release of Liability**

Assumptions on loans that **do not release the original Borrower from liability** require no written approval by Genworth. New Borrower(s) must qualify for the loan under the Insured's then current underwriting guidelines.

#### *Submission: Without Release of Liability*

Lenders must submit a completed Assumption Request to the attention of Lender Services by one (1) of the following methods:

- Online via secure submission: [Mlservicing.genworth.com](https://mlservicing.genworth.com)
- Fax to: 888 964.9159
- Email to: [lenderservices@genworth.com](mailto:lenderservices@genworth.com)

#### **All Other Policies - Release of Liability**

In the event of an assumption **with release of liability** of the original Borrower, a Genworth Assumption Request and a complete credit package for the new Borrower should be submitted to Genworth. A new appraisal is not required. The assumption will be underwritten to current guidelines and, if approved by Genworth, an amended Commitment/Certificate of Insurance will be issued.



*Submission: Non-Delinquent Assumptions*

Submit the Assumption Request and applicable documentation to the attention of Central Imaging by one (1) of the following methods:

- Online via secure submission: [Mlservicing.genworth.com](https://mlservicing.genworth.com)
- Fax to: 800 285.4322
- Email to: [mionly.uw@genworth.com](mailto:mionly.uw@genworth.com)

*Submission: Delinquent Assumptions*

Submit the Assumptions Request and applicable documentation to Homeowner Assistance by one (1) of the following methods:

- Online via secure submission: [Mlservicing.genworth.com](https://mlservicing.genworth.com)
- Fax to: 800 944.3642
- Email to: [hoa@genworth.com](mailto:hoa@genworth.com)

Genworth reserves the right to require additional documentation.

In some cases, the Insured is prohibited by Applicable Law from exercising its rights under a “due on sale” clause or is obligated by Applicable Law to consent to an assumption. Under these circumstances, a completed Assumption Notice must be submitted to Genworth at [lenderservices@genworth.com](mailto:lenderservices@genworth.com) and the coverage on the loan will continue.

An Assumption Request can be obtained by contacting the ActionCenter or on the Genworth MI Servicing Website on the Publications tab at [Mlservicing.genworth.com](https://mlservicing.genworth.com).

**15B) PARTIAL RELEASE/EMINENT DOMAIN/TEMPORARY  
ACCESS/CONSTRUCTION EASEMENTS/LEASES (OIL, GAS, AND  
OTHER COMPARABLE LEASE TYPES)**

**All policies**

Genworth must approve any partial releases or partial release waivers affecting the Property securing the loan, and the request must be in writing.

Provide the following documentation:

- A letter outlining the following:
  - Why the release is being requested
  - Whether money is being exchanged and, if so, the amount
  - The details regarding the release (reason, who will receive land being released, amount of the land being released, etc.)
- 12-month payment history
- Copy of the original security instrument
- Survey or other comparable illustration outlining the property to be released relative to the location of the house
- A new appraisal stating the value of the portion being released and the value of the remaining Property
- Copy of pending sales contract

Your request should be sent to [lenderservices@genworth.com](mailto:lenderservices@genworth.com) or via fax to 888 964.9159.

If part or all of the Property is taken by eminent domain, condemnation, or any other proceedings by a federal, state, or local government unit or agency, you must require that the Borrower apply the maximum permissible amount of any compensation awarded in the proceedings to reduce the outstanding principal balance and interest due under the loan, in accordance with the law of the jurisdiction where the Property is located.

## **15C) COVERAGE CHANGES**

### **Coverage Increase**

To request an increase in coverage, send an email to [lenderservices@genworth.com](mailto:lenderservices@genworth.com). The following items must be included:

- Certificate Number and Lender Loan Number
- Effective date of change (loan closing date or the date the request is received)

Genworth reserves the right to require additional documentation depending on the circumstances of the coverage change. If the request is approved, we will send the Servicer an amended Commitment/Certificate of Insurance which will reflect the increased coverage and premium amount. The increase in coverage will be effective with the next renewal premium payment.

### **Coverage Decrease**

- For annual payment option coverage decreases, we will calculate the differential in premium for the time remaining in the present term and issue a refund, if any, to the Servicer.
- For monthly payment option coverage decreases, the decreased coverage and premium will be effective at the next renewal billing.

## **15D) ADDRESS CHANGES**

If the Property address on the Commitment/Certificate of Insurance is different from the loan documents, a request to correct the address must be submitted in writing with a copy of the appraisal, Mortgage/deed of trust, or promissory note.

If the Commitment/Certificate of Insurance reflects a lot and block number and a Servicer has a street address, a request to change must be submitted in writing along with a copy of the original appraisal, Mortgage/deed of trust, or promissory note.

Sometimes the state, city, or county will change an address. If this occurs, we require a copy of the letter from the state, city, or county prior to making the change.

All requests for address changes and supporting documents should be submitted to [lenderservices@genworth.com](mailto:lenderservices@genworth.com) or via fax to 888 964.9159.

## **15E) SERVICING TRANSFER**

Notice of the transfer of servicing rights must be given to us within 30 days of the transfer. Options for providing notice are below:

- Servicing transfers can be completed online at [Mlservicing.genworth.com](http://Mlservicing.genworth.com) by using the CertiLINK option to transfer servicing.

- Send the Servicing Transfer Form (available at [Mlservicing.genworth.com](https://mlservicing.genworth.com)) or the completed Servicing Transfer Data section of the Commitment/Certificate of Insurance to [certinfo@genworth.com](mailto:certinfo@genworth.com) or fax to 800 866.8708. If you need either the Servicing Transfer Form or a copy of the Commitment/Certificate of Insurance, please contact the ActionCenter.

Check out Genworth's self-service tutorial on Servicing Transfer at [Mlservicing.genworth.com/Tutorials/Default.aspx](https://mlservicing.genworth.com/Tutorials/Default.aspx).

Servicers must be approved by Genworth. If you would like to validate that the transferee is an approved Servicer, please contact the ActionCenter.

To become an approved Servicer, please complete the form on our website under Master Policy Agreement at [mi.genworth.com](https://mi.genworth.com) to become a business partner.

## **15F) MODIFICATIONS**

### **Defining Traditional Loan Modifications**

A loan modification is a change to the term of the loan. No new mortgage note or Deed of Trust will be recorded; the existing Note will be modified. A traditional loan modification is subject to the following conditions:

- The Loan Payment status is current (less than 30 days past due)
- The modification is not due to a financial hardship

These terms from the original Mortgage Insurance Certificate will remain unchanged: coverage percentage, loan-to-value (LTV), and premium rate categories.

Changes to the loan terms include (but are not limited to) a change in interest rate, amortization term, or mortgage instrument (for example, adjustable-rate mortgage or ARM to fixed-rate). Generally, the new loan term should place the Borrower in a more favorable position to enable continued home ownership by:

- Extending the ARM fixed-payment period
- Providing a more stable mortgage payment option (for example, changing from a potential neg. am loan to a fixed-rate fully-amortizing mortgage)
- Reducing the amortization term (loan term)
- Reducing the mortgage payment, interest rate, or principal balance

Modification requests should be forwarded to our National Processing Center for prior approval. The Modification Form is located on our website at [mi.genworth.com](https://mi.genworth.com).

Modifications of delinquent or potential delinquent loans should be referred to the National Loan Workout Center in Raleigh for review. Refer to specific instructions on our servicing website for U.S. Department of the Treasury Modification Programs.

#### *Construction-to-Permanent loans*

The Borrower is underwritten and qualified one (1) time according to the terms of the permanent financing. However, a change from a fixed rate to an ARM is allowed when the change occurs on or before the loan converts to permanent financing. The new loan product may be an ARM with an initial fixed term of five (5) years or greater.

#### *Single close construction-to-permanent loans*

There is only one (1) Note date; therefore, the conversion/modification date is not applicable to the age of (credit) documentation. If the Lender opts to activate coverage

at the time of property completion, the Lender is not required to submit updated credit documents as long as the loan closed per the terms of the Commitment/Certificate of Insurance.

## **15G) OBLIGATION TO SELF-REPORT**

### **MP 1920/1980**

Insureds and Servicers are required to notify Genworth within 30 days after becoming aware of a Significant Defect, Single Loan Fraud, or Pattern Activity, or if a loan repurchase is required by a GSE or any other investor. This notification should be sent via email to [MI.Inquiries@genworth.com](mailto:MI.Inquiries@genworth.com) and include all pertinent information on that loan.

If we have not yet granted rescission relief, we may conduct an Independent Validation on any self-reported loan. If our Independent Validation identifies a Defect, Significant Defect, Single Loan Fraud, or Pattern Activity we may pursue the remedies specified in the Policy.

If we have previously granted rescission relief, we may conduct a second Independent Validation to determine if a life-of-loan exclusion exists.

If our second Independent Validation identifies a life of loan exclusion, we may rescind coverage on the loan.

## **16) CANCELLATION OF COVERAGE**

Coverage may be cancelled by notice to Genworth. It is your responsibility to provide timely notice. The amount of any premium refund from Genworth will not include premium earned for any period more than 45 days prior to receipt of the cancellation notice. The servicer may be obligated by applicable law or investor guidelines to refund an additional amount to the borrower. See Section 19) for impact on premium refund.

You may request cancellation of insurance coverage in any of the following ways:

- **CertiLINK:** Use the cancel coverage option on CertiLINK at [MIservicing.genworth.com](http://MIservicing.genworth.com). If you need assistance to access the site, please call the ActionCenter at 800.444.5664 or email at [Action.Center@genworth.com](mailto:Action.Center@genworth.com).
  - This option will give MI Servicing Site users the ability to:
    - Cancel MI Certificates and find out the premium refund/due
    - Cancel MI Certificates in bulk (up to 250 requests)
    - Receive an email confirmation
    - Query and report on historical cancellations for the servicing organization
- **EDI transaction:** EDI 266 is a transaction that allows Servicers to electronically process MI cancellations. For more information on this option please email [lenderservices@genworth.com](mailto:lenderservices@genworth.com).

Check out Genworth's self-service tutorials on how to cancel MI Certificates individually or in bulk at [MIservicing.genworth.com/Tutorials/Default.aspx](http://MIservicing.genworth.com/Tutorials/Default.aspx).

All cancellation requests must provide the following information:

- Our ten-digit Certificate number
- Effective date of cancellation

- Reason for cancellation: Paid in Full, or LTV Drop/HPA

We do not use PII for the bulk of our processes, so if possible, we ask that you not send this type of information to us unless we have asked for it specifically.

### **If You Would Prefer to Submit The Form via Fax or Email**

The Cancellation Notice Form may be submitted to [lenderservices@genworth.com](mailto:lenderservices@genworth.com) or via fax to 888 964.9159.

The Cancellation Notice Form(s) can be found on the Genworth MI Servicing Website on the Publications tab at [MIservicing.genworth.com](http://MIservicing.genworth.com) or by contacting [lenderservices@genworth.com](mailto:lenderservices@genworth.com):

- Cancellation Notice Form Single Certificate
- Cancellation Notice Form Multiple Certificates
- Excel Cancellation Form

### **Notice of Loan Payoff**

You are required to provide notice of loan payoff within 45 days from the payoff date.

## **17) PREMIUMS DUE WHEN INSURANCE IS CANCELLED**

When coverage is cancelled, any outstanding premium is due. For customers using service bureaus, always select to pay premium at the time a cancellation is processed in your servicing system.

Genworth's Zero Monthly (Deferred) MI payment option defers the first month's premium payment until the policy coverage expires. The Servicer is responsible for paying the deferred premium amount to Genworth upon the expiration of coverage. If the deferred premium payment has not been made upon receipt of the cancellation notice, Genworth will deduct the amount from any refund of any premium overpayment.

## **18) REINSTATEMENT POLICY**

### **18A) COMMITMENT REINSTATEMENTS**

Genworth will consider the reinstatement of a Commitment under the following conditions:

#### **Unexpired Commitment**

A Commitment that has been cancelled, but has not yet reached the expiration date listed on the Commitment, is eligible for reinstatement with no additional documentation requirements. The request to reinstate must be received prior to the Commitment expiration date.

#### **Expired Commitment**

A Commitment that has expired may be eligible for reinstatement under the following conditions:

- Loan is still insurable under Genworth's Underwriting Guidelines in effect on the date the reinstatement request is received by Genworth
- A current Mortgage payment history must be submitted for review
- All required Loan Payments since loan close date have been received in full within the month due

- Loan close date occurred prior to commitment expiration date
- Reinstatement request is received within 24 months of commitment cancellation date

Please note that additional documentation may be requested at Genworth's discretion.

If you have a question about a cancelled Commitment, please contact the ActionCenter.

## **18B) CERTIFICATE REINSTATEMENTS**

Genworth will consider the reinstatement of a cancelled Certificate for non-payment of premium or Servicer cancellation error if the reinstatement request is received within 12 months of the Certificate cancellation date and includes a 12-month Loan Payment history (or Loan Payment history from Loan Origination date if less than 12 months).

In the event that coverage is cancelled due to an error or omission that occurred in connection with the transfer, surrender, or seizure of servicing, we will reinstate coverage for the group of loans provided that:

- We are notified of the error within 60 days after the billing cycle grace period expires
- Reasonable evidence of the error or omission is provided
- The loans considered for reinstatement meet the reinstatement policy set forth in this Section, and
- All premiums due for reinstatement are received within the specified timeframe included in the reinstatement approval.

You are required to submit the reinstatement request along with the reason for requesting reinstatement and the appropriate Loan Payment history to [lenderservices@genworth.com](mailto:lenderservices@genworth.com). Additional documentation may be requested at our discretion.

### **Reinstatement Approval**

If the loan is approved for reinstatement of coverage you will be notified of the approval, the amount of premium due (including premium that may have been refunded as a result of cancellation) for reinstatement, and the timeframe in which the premium must be submitted. If the premium due for reinstatement is not received within the required timeframe, the reinstatement approval will be void.

### **Reinstatement Denial**

If reinstatement of coverage on the loan is denied, you will be notified of the denial in writing.

Check out Genworth's self-service tutorial on Commitment/Certificate Reinstatements at [miservicing.genworth.com/Tutorials/Default.aspx](https://miservicing.genworth.com/Tutorials/Default.aspx).

## **19) PREMIUM REFUNDS DUE TO CANCELLATION**

Genworth will refund premium, as described below, within 30 days of receiving a notice to cancel coverage from you. Exceptions to the 30 days may include time required to confirm whether a reported delinquent loan has cured or a different timeframe if required by Applicable Law. Refunds for Split and Single payment plan MI policies are calculated based on the premium refund schedule applicable to the Certificate.

Premium refund schedules are published at [Mlservicing.genworth.com](https://mlservicing.genworth.com) and are available in Section 19c) below.

No premium is refundable for any period more than **45 days** prior to our receipt of the cancellation notice. Any obligation to a third party for any refund of premium that exceeds the amount payable by us under this provision will be the responsibility of the Servicer. Accordingly, the Servicer should provide notice of cancellation to us within 45 days of the loan cancellation date or the date on which mortgage insurance should be cancelled/terminated based on investor guidelines or Applicable Law.

Upon settlement of a Claim, any premium paid for any period post-default will be refunded within seven (7) days.

## **19A) THE HOMEOWNERS PROTECTION ACT (HPA)**

### **Cancellations and Terminations (HPA)**

The Homeowners Protection Act of 1998 (HPA) covers single-family primary residence loans that closed on or after July 29, 1999. HPA provides for Borrower-requested cancellation and automatic termination of the Borrower's obligation to pay the premium. It is your responsibility to timely notify us of MI coverage cancellation or termination.

### **Cancellations (Non-HPA)**

Investors establish the criteria for cancelling mortgage insurance for loans not covered by HPA. It is your responsibility to timely notify us of MI coverage cancellation in accordance with those guidelines.



## 19B) PREMIUM REFUND GUIDELINES

We offer refundable and nonrefundable premium plans. Whether premium is refundable is specified on the loan's insurance Commitment/Certificate of Insurance.

The Single Premium Term to 78 endorsement is only applicable for Certificates of Insurance issued prior to October 1, 2014.

Premium Payment Plan	Refundability	Cancellation Reason	Non-HPA	HPA	Refund Logic
<b>BORROWER PAID Zero Monthly (Deferred)</b>	Refundable	LTV Drop / HPA	Pro-rated	Pro-rated	See Monthly refund logic to determine unearned premium refund or remaining premiums due post cancellation.
		Loan Paid in Full	Pro-rated	Pro-rated	
	Non-Refundable	LTV Drop / HPA	N/A	Pro-rated	If deferred premium is not paid before receipt of cancellation notice, Genworth may deduct any applicable deferred premium from the unearned premium refund. <b>Deferred premium:</b> Divide the original premium by the days in the month of loan closing and multiplying by the number of days between the loan closing date and the first premium due date.
		Loan Paid in Full	N/A	N/A	
<b>BORROWER PAID Monthly</b>	Refundable	LTV Drop / HPA	Pro-rated	Pro-rated	<b>Pro-rated:</b> Divide current premium amount (plus applicable taxes) by the number of days in the effective cancellation month to determine the per diem rate. Then, multiply the per diem rate by the number of days between the premium due date and the cancellation effective date to determine the unearned premium refund or additional premium due.
		Loan Paid in Full	Pro-rated	Pro-rated	
	Non-Refundable	LTV Drop / HPA	N/A	Pro-rated	
		Loan Paid in Full	N/A	N/A	
<b>BORROWER PAID Annual</b>	Refundable	LTV Drop / HPA	Annual Short Rate Schedule	Pro-rated	<b>Pro-rated:</b> Divide the current premium amount (plus applicable taxes) by 365 to determine the per diem rate. Then, multiply the per diem rate by number of days between the premium due date and the cancellation effective date to determine the refund or additional premium due.
		Loan Paid in Full	Annual Short Rate Schedule	Pro-rated	
	Non-Refundable	LTV Drop / HPA	N/A	Pro-rated	
		Loan Paid in Full	N/A	N/A	
<b>BORROWER PAID Single</b>	Refundable	LTV Drop / HPA	See Applicable Refund Schedule	See Applicable Refund Schedule	For policies subject to Genworth's Term of Coverage 78 LTV Endorsement under any applicable Master Policy, all premiums are considered earned if terminated due to the Automatic Termination provision of the Homeowners Protection Act (1998).
		Loan Paid in Full	See Applicable Refund Schedule	See Applicable Refund Schedule	
	Non-Refundable	LTV Drop / HPA	N/A	See Applicable Refund Schedule	
		Loan Paid in Full	N/A	N/A	



Premium Payment Plan	Refundability	Cancellation Reason	Non-HPA	HPA	Refund Logic
<b>BORROWER PAID Split</b>	Refundable	LTV Drop / HPA	See Applicable Refund Schedule +/- Pro-rated	See Applicable Refund Schedule +/- Pro-rated	If it is determined that there is an additional premium due for the renewal portion of the Split MI certificate, it will be deducted from any applicable unearned premium refund for the upfront premium payment.
		Loan Paid in Full	See Applicable Refund Schedule +/- Pro-rated	See Applicable Refund Schedule +/- Pro-rated	
	Non-Refundable	LTV Drop / HPA	See Applicable Refund Schedule +/- Pro-rated	See Applicable Refund Schedule +/- Pro-rated	
		Loan Paid in Full	N/A	N/A	
<b>LENDER PAID Premium Plans</b>	Refundable	LTV Drop / HPA	N/A	N/A	There is no unearned premium to refund upon cancellation of a Lender Paid MI Policy.
		Loan Paid in Full	N/A	N/A	
	Non-Refundable	LTV Drop / HPA	N/A	N/A	
		Loan Paid in Full	N/A	N/A	

## 19C) PREMIUM REFUND SCHEDULES

### Short Rate Refund Schedule – Annual Premium Plan Refundable Only

Genworth Mortgage Insurance Corporation

Policy Days In Force	% of Premium Refunded*	Policy Days In Force	% of Premium Refunded*
1	95%	154-156	47%
2	94%	157-160	46%
3-4	93%	161-164	45%
5-6	92%	165-167	44%
7-8	91%	168-171	43%
9-10	90%	172-175	42%
11-12	89%	176-178	41%
13-14	88%	179-182 (6 months)	40%
15-16	87%	183-187	39%
17-18	86%	188-191	38%
19-20	85%	192-196	37%
21-22	84%	197-200	36%
23-25	83%	201-205	35%
26-29	82%	206-209	34%
30-32 (1 month)	81%	210-214 (7 months)	33%
33-36	80%	215-218	32%
37-40	79%	219-223	31%
41-43	78%	224-228	30%
44-47	77%	229-232	29%
48-51	76%	233-237	28%
52-54	75%	238-241	27%
55-58	74%	242-246 (8 months)	26%
59-62 (2 months)	73%	247-250	25%
63-65	72%	251-255	24%
66-69	71%	256-260	23%
70-73	70%	261-264	22%
74-76	69%	265-269	21%
77-80	68%	270-273 (9 months)	20%
81-83	67%	274-278	19%
84-87	66%	279-282	18%
88-91 (3 months)	65%	283-287	17%
92-94	64%	288-291	16%
95-98	63%	292-296	15%
99-102	62%	297-301	14%
103-105	61%	302-305 (10 months)	13%
106-109	60%	306-310	12%
110-113	59%	311-314	11%
114-116	58%	315-319	10%
117-120	57%	320-323	9%
121-124 (4 months)	56%	324-328	8%
125-127	55%	329-332	7%
128-131	54%	333-337 (11 months)	6%
132-135	53%	338-342	5%
136-138	52%	343-346	4%
139-142	51%	347-351	3%
143-146	50%	352-355	2%
147-149	49%	356-360	1%
150-153 (5 months)	48%	361-365	0%

\*If the policy is canceled.

Applies to applications received before July 29, 1999.

#### Instructions:

1. Using the Refund Schedule to the left, select the number of days insurance has been in force.
2. Use the corresponding % of premium refunded and multiply by the premium paid to calculate the refunded amount.

#### Notes:

The Short Rate Refund Schedule does not apply to programs with non-refundable premiums.

Ten dollars (\$10.00) is the minimum amount retained on a renewal regardless to the percentage calculation derived when calculating the refund.

See Short Rate Schedule for Alaska

Information is accurate as of date of printing/posting and subject to change without notice. Product availability is based on property location. May not be available in all states.

# Single Premium Refund Schedule E

Genworth Mortgage Insurance Corporation

Certificate Months In Force**	% of Premium Refunded*	Certificate Months In Force**	% of Premium Refunded*
1	90%	31	49%
2	89	32	46
3	89	33	44
4	89	34	41
5	88	35	39
6	88	36	37
7	88	37	34
8	87	38	32
9	87	39	30
10	86	40	28
11	86	41	26
12	86	42	24
13	84	43	22
14	83	44	20
15	81	45	17
16	79	46	15
17	78	47	13
18	76	48	11
19	74	49	10
20	73	50	9
21	71	51	8
22	69	52	7
23	68	53	6
24	66	54	6
25	64	55	5
26	61	56	4
27	59	57	3
28	56	58	2
29	54	59	1
30	51	60	0

\*If the policy is canceled.

\*\* Certificate Months In Force is calculated as one plus the number of month boundaries crossed between the MI effective date and the cancellation date.

Applies to applications received on or after September 22, 2005. See your Certificate for application received date.

**Instructions:**

1. Using the Refund Schedule to the left, select the number of months insurance has been in force.
2. Use the corresponding % of premium refunded and multiply by the premium paid to calculate the refunded amount.
3. HPA Cancellation – If, at any time, a refund is required under the Homeowners Protection Act of 1998, a refund of unearned premium will be required. Use Single Premium Refund Schedule F.
4. Not applicable to Alaska.

**Single Premium MI:** Provides coverage until the loan amortizes to 78% of the original value, unless previously cancelled.

**Single Premium MI Refund Period:** Provides refunds in the event of a cancellation within the first 60 months of the loan.

For more information call the ActionCenter® at 800 444.5664.

**Note:** The Single Premium Term to 78 endorsement is only applicable for Certificates of Insurance issued prior to October 1, 2014.

# Single Premium Refund Schedule F\*



Applies to loans closed on or after 7/29/1999 and before 9/22/2005  
or any refund required under Homeowners Protection Act of 1998.

Genworth Mortgage Insurance Corporation

% of Premium Refunded					% of Premium Refunded					% of Premium Refunded				
Certificate Months In Force**	30 Year Loan Term				Certificate Months In Force**	30 Year Loan Term				Certificate Months In Force**	30 Year Loan Term			
	LTV 97+%	LTV 95%	LTV 90%	LTV 85%		LTV 97+%	LTV 95%	LTV 90%	LTV 85%		LTV 97+%	LTV 95%	LTV 90%	LTV 85%
1	99.388%	99.396%	99.389%	99.269%	58	41.004%	45.743%	49.583%	28.240%	115	3.085%	3.675%		
2	98.550	98.573	98.563	98.283	59	40.040	44.779	48.553	26.391	116	2.815	3.331		
3	97.615	97.660	97.654	97.198	60 (5 Yrs)	39.083	43.816	47.517	24.514	117	2.560	3.003		
4	96.619	96.695	96.700	96.059	61	38.132	42.855	46.475	22.610	118	2.318	2.693		
5	95.581	95.695	95.720	94.889	62	37.188	41.896	45.428	20.680	119	2.090	2.399		
6	94.516	94.675	94.726	93.702	63	36.251	40.940	44.376	18.724	120 (10 Yrs)	1.877	2.121		
7	93.430	93.641	93.727	92.508	64	35.321	39.987	43.319	16.742	121	1.676	1.860		
8	92.331	92.599	92.728	91.314	65	34.399	39.037	42.259	14.734	122	1.489	1.615		
9	91.222	91.555	91.733	90.123	66	33.485	38.091	41.195	12.701	123	1.315	1.386		
10	90.109	90.512	90.747	88.939	67	32.579	37.150	40.128	10.644	124	1.154	1.173		
11	88.992	89.472	89.770	87.766	68	31.681	36.213	39.059	8.562	125	1.006	0.975		
12 (1 Yr)	87.876	88.437	88.806	86.603	69	30.793	35.281	37.987	6.456	126	0.869	0.793		
13	86.762	87.410	87.855	85.454	70	29.913	34.354	36.914	4.327	127	0.745	0.626		
14	85.651	86.391	86.919	84.319	71	29.042	33.433	35.841	2.175	128	0.632	0.473		
15	84.544	85.381	85.998	83.197	72 (6 Yrs)	28.182	32.519	34.766	0.000	129	0.530	0.334		
16	83.444	84.382	85.094	82.091	73	27.331	31.611	33.691		130	0.439	0.210		
17	82.350	83.394	84.206	80.999	74	26.490	30.709	32.617		131	0.358	0.098		
18	81.264	82.418	83.336	79.921	75	25.660	29.815	31.544		132 (11 Yrs)	0.288	0.000		
19	80.186	81.454	82.483	78.858	76	24.840	28.929	30.472		133	0.226			
20	79.116	80.503	81.646	77.808	77	24.031	28.051	29.402		134	0.174			
21	78.055	79.564	80.828	76.772	78	23.233	27.180	28.335		135	0.130			
22	77.004	78.637	80.026	75.749	79	22.447	26.319	27.270		136	0.094			
23	75.962	77.724	79.242	74.738	80	21.672	25.467	26.209		137	0.064			
24 (2 Yrs)	74.931	76.824	78.474	73.737	81	20.909	24.624	25.152		138	0.042			
25	73.909	75.936	77.724	72.748	82	20.158	23.791	24.100		139	0.025			
26	72.897	75.061	76.990	71.767	83	19.419	22.968	23.052		140	0.013			
27	71.895	74.199	76.272	70.795	84 (7 Yrs)	18.693	22.155	22.011		141	0.006			
28	70.903	73.349	75.570	69.830	85	17.979	21.353	20.975		142	0.002			
29	69.921	72.512	74.883	68.871	86	17.278	20.562	19.946		143	0.000			
30	68.950	71.687	74.212	67.917	87	16.590	19.783	18.924		144 (12 Yrs)	0.000			
31	67.972	70.851	73.523	66.929	88	15.915	19.015	17.909		156 (13 Yrs)				
32	66.989	70.004	72.816	65.908	89	15.253	18.260	16.903		168 (14 Yrs)				
33	66.000	69.147	72.093	64.853	90	14.605	17.516	15.905		180 (15 Yrs)				
34	65.007	68.280	71.352	63.766	91	13.971	16.786	14.917						
35	64.010	67.403	70.595	62.646	92	13.350	16.068	13.938						
36 (3 Yrs)	63.009	66.518	69.822	61.493	93	12.743	15.364	12.970						
37	62.005	65.625	69.033	60.307	94	12.151	14.673	12.012						
38	60.999	64.724	68.230	59.089	95	11.572	13.995	11.066						
39	59.990	63.815	67.411	57.839	96 (8 Yrs)	11.008	13.332	10.131						
40	58.980	62.900	66.579	56.557	97	10.458	12.684	9.209						
41	57.969	61.978	65.732	55.243	98	9.923	12.049	8.299						
42	56.957	61.050	64.872	53.897	99	9.402	11.430	7.402						
43	55.945	60.117	63.998	52.521	100	8.896	10.825	6.520						
44	54.933	59.179	63.112	51.112	101	8.405	10.236	5.651						
45	53.922	58.236	62.213	49.673	102	7.928	9.662	4.796						
46	52.911	57.288	61.302	48.203	103	7.466	9.104	3.957						
47	51.902	56.337	60.380	46.703	104	7.020	8.561	3.133						
48 (4 Yrs)	50.895	55.383	59.446	45.172	105	6.588	8.035	2.325						
49	49.890	54.425	58.502	43.610	106	6.171	7.525	1.533						
50	48.888	53.466	57.547	42.019	107	5.769	7.030	0.758						
51	47.888	52.503	56.582	40.398	108 (9 Yrs)	5.381	6.553	0.000						
52	46.892	51.540	55.608	38.748	109	5.009	6.092							
53	45.899	50.574	54.624	37.068	110	4.652	5.647							
54	44.911	49.608	53.632	35.359	111	4.309	5.219							
55	43.926	48.642	52.631	33.622	112	3.981	4.808							
56	42.947	47.675	51.622	31.856	113	3.668	4.413							
57	41.973	46.709	50.606	30.062	114	3.369	4.036							

\* Percentage of premium refunded if the policy is cancelled.

\*\* Certificate Months in Force is calculated as one plus the number of month boundaries crossed between the MI effective date and the cancellation date.

See page 4 for instructions and additional details.

\* Percentage of premium refunded if the policy is cancelled.

\*\* Certificate Months in Force is calculated as one plus the number of month boundaries crossed between the MI effective date and the cancellation date.

See page 4 for instructions and additional details.

## Single Premium Refund Schedule F\* (continued)

% of Premium Refunded					% of Premium Refunded				
Certificate Months In Force**	20 Year Loan Term				Certificate Months In Force**	20 Year Loan Term			
	LTV 97+%	LTV 95%	LTV 90%	LTV 85%		LTV 97+%	LTV 95%	LTV 90%	LTV 85%
1	99.306%	99.249%	99.154%	98.663%	43	47.358%	43.683%	35.157%	
2	98.353	98.221	98.002	96.832	44	46.103	42.236	33.277	
3	97.286	97.076	96.722	94.785	45	44.848	40.780	31.372	
4	96.148	95.858	95.364	92.602	46	43.593	39.317	29.441	
5	94.961	94.591	93.956	90.324	47	42.339	37.845	27.485	
6	93.739	93.291	92.514	87.974	48 (4 Yrs)	41.087	36.367	25.505	
7	92.491	91.967	91.049	85.569	49	39.836	34.882	23.502	
8	91.225	90.626	89.569	83.120	50	38.587	33.391	21.474	
9	89.945	89.275	88.078	80.634	51	37.340	31.895	19.423	
10	88.656	87.917	86.583	78.118	52	36.097	30.393	17.350	
11	87.361	86.555	85.084	75.575	53	34.857	28.887	15.255	
12 (1 Yr)	86.063	85.192	83.586	73.006	54	33.620	27.376	13.137	
13	84.764	83.830	82.089	70.414	55	32.388	25.862	10.998	
14	83.466	82.471	80.594	67.799	56	31.160	24.345	8.839	
15	82.169	81.115	79.104	65.161	57	29.937	22.825	6.659	
16	80.876	79.764	77.617	62.499	58	28.720	21.302	4.459	
17	79.588	78.418	76.135	59.812	59	27.508	19.778	2.239	
18	78.304	77.078	74.657	57.098	60 (5 Yrs)	26.301	18.252	0.000	
19	77.026	75.744	73.183	54.356	61	25.102	16.726		
20	75.754	74.417	71.714	51.583	62	23.909	15.199		
21	74.489	73.096	70.247	48.776	63	22.723	13.672		
22	73.231	71.782	68.783	45.933	64	21.544	12.145		
23	71.980	70.475	67.322	43.050	65	20.373	10.619		
24 (2 Yrs)	70.737	69.173	65.861	40.124	66	19.210	9.095		
25	69.501	67.878	64.401	37.152	67	18.056	7.572		
26	68.272	66.588	62.940	34.128	68	16.910	6.051		
27	67.051	65.304	61.478	31.049	69	15.774	4.534		
28	65.838	64.024	60.012	27.910	70	14.646	3.019		
29	64.632	62.750	58.542	24.707	71	13.528	1.507		
30	63.433	61.479	57.067	21.434	72 (6 Yrs)	12.420	0.000		
31	62.226	60.191	55.559	18.075	73	11.323			
32	61.012	58.888	54.021	14.631	74	10.236			
33	59.792	57.570	52.451	11.102	75	9.159			
34	58.566	56.237	50.851	7.487	76	8.094			
35	57.334	54.891	49.222	3.786	77	7.040			
36 (3 Yrs)	56.098	53.531	47.562	0.000	78	5.998			
37	54.858	52.158	45.874		79	4.967			
38	53.614	50.773	44.157		80	3.948			
39	52.367	49.376	42.412		81	2.942			
40	51.117	47.968	40.639		82	1.949			
41	49.865	46.550	38.838		83	0.968			
42	48.612	45.121	37.011		84	0.000			

\* Percentage of premium refunded if the policy is cancelled.

\*\* Certificate Months in Force is calculated as one plus the number of month boundaries crossed between the MI effective date and the cancellation date.

See page 4 for instructions and additional details.

## Single Premium Refund Schedule F\* (continued)

% of Premium Refunded					% of Premium Refunded				
Certificate Months In Force**	20 Year Loan Term				Certificate Months In Force**	20 Year Loan Term			
	LTV 97+%	LTV 95%	LTV 90%	LTV 85%		LTV 97+%	LTV 95%	LTV 90%	LTV 85%
1	99.306%	99.249%	99.154%	98.663%	43	47.358%	43.683%	35.157%	
2	98.353	98.221	98.002	96.832	44	46.103	42.236	33.277	
3	97.286	97.076	96.722	94.785	45	44.848	40.780	31.372	
4	96.148	95.858	95.364	92.602	46	43.593	39.317	29.441	
5	94.961	94.591	93.956	90.324	47	42.339	37.845	27.485	
6	93.739	93.291	92.514	87.974	48 (4 Yrs)	41.087	36.367	25.505	
7	92.491	91.967	91.049	85.569	49	39.836	34.882	23.502	
8	91.225	90.626	89.569	83.120	50	38.587	33.391	21.474	
9	89.945	89.275	88.078	80.634	51	37.340	31.895	19.423	
10	88.656	87.917	86.583	78.118	52	36.097	30.393	17.350	
11	87.361	86.555	85.084	75.575	53	34.857	28.887	15.255	
12 (1 Yr)	86.063	85.192	83.586	73.006	54	33.620	27.376	13.137	
13	84.764	83.830	82.089	70.414	55	32.388	25.862	10.998	
14	83.466	82.471	80.594	67.799	56	31.160	24.345	8.839	
15	82.169	81.115	79.104	65.161	57	29.937	22.825	6.659	
16	80.876	79.764	77.617	62.499	58	28.720	21.302	4.459	
17	79.588	78.418	76.135	59.812	59	27.508	19.778	2.239	
18	78.304	77.078	74.657	57.098	60 (5 Yrs)	26.301	18.252	0.000	
19	77.026	75.744	73.183	54.356	61	25.102	16.726		
20	75.754	74.417	71.714	51.583	62	23.909	15.199		
21	74.489	73.096	70.247	48.776	63	22.723	13.672		
22	73.231	71.782	68.783	45.933	64	21.544	12.145		
23	71.980	70.475	67.322	43.050	65	20.373	10.619		
24 (2 Yrs)	70.737	69.173	65.861	40.124	66	19.210	9.095		
25	69.501	67.878	64.401	37.152	67	18.056	7.572		
26	68.272	66.588	62.940	34.128	68	16.910	6.051		
27	67.051	65.304	61.478	31.049	69	15.774	4.534		
28	65.838	64.024	60.012	27.910	70	14.646	3.019		
29	64.632	62.750	58.542	24.707	71	13.528	1.507		
30	63.433	61.479	57.067	21.434	72 (6 Yrs)	12.420	0.000		
31	62.226	60.191	55.559	18.075	73	11.323			
32	61.012	58.888	54.021	14.631	74	10.236			
33	59.792	57.570	52.451	11.102	75	9.159			
34	58.566	56.237	50.851	7.487	76	8.094			
35	57.334	54.891	49.222	3.786	77	7.040			
36 (3 Yrs)	56.098	53.531	47.562	0.000	78	5.998			
37	54.858	52.158	45.874		79	4.967			
38	53.614	50.773	44.157		80	3.948			
39	52.367	49.376	42.412		81	2.942			
40	51.117	47.968	40.639		82	1.949			
41	49.865	46.550	38.838		83	0.968			
42	48.612	45.121	37.011		84	0.000			

\* Percentage of premium refunded if the policy is cancelled.

\*\* Certificate Months in Force is calculated as one plus the number of month boundaries crossed between the MI effective date and the cancellation date.

See page 4 for instructions and additional details.

## Single Premium Refund Schedule F\* (continued)

% of Premium Refunded					% of Premium Refunded				
Certificate Months In Force**	15 Year Loan Term				Certificate Months In Force**	15 Year Loan Term			
	LTV 97+%	LTV 95%	LTV 90%	LTV 85%		LTV 97+%	LTV 95%	LTV 90%	LTV 85%
1	99.135%	98.968%	98.653%	97.940%	31	50.402%	39.805%	17.177%	
2	97.946	97.549	96.803	95.100	32	48.714	37.630	13.860	
3	96.610	95.958	94.728	91.906	33	47.017	35.430	10.484	
4	95.181	94.258	92.509	88.477	34	45.312	33.207	7.048	
5	93.685	92.480	90.188	84.874	35	43.598	30.961	3.553	
6	92.141	90.644	87.788	81.135	36 (3 Yrs)	41.877	28.692	0.000	
7	90.559	88.766	85.328	77.285	37	40.150	26.402		
8	88.948	86.853	82.819	73.338	38	38.417	24.092		
9	87.316	84.914	80.269	69.308	39	36.679	21.761		
10	85.667	82.953	77.686	65.201	40	34.936	19.412		
11	84.004	80.976	75.072	61.022	41	33.190	17.043		
12 (1 Yr)	82.333	78.986	72.432	56.775	42	31.440	14.657		
13	80.653	76.984	69.768	52.461	43	29.687	12.254		
14	78.969	74.973	67.081	48.080	44	27.933	9.834		
15	77.282	72.955	64.372	43.630	45	26.176	7.398		
16	75.593	70.931	61.642	39.112	46	24.419	4.946		
17	73.903	68.900	58.889	34.521	47	22.661	2.480		
18	72.213	66.865	56.113	29.854	48 (4 Yrs)	20.904	0.000		
19	70.524	64.824	53.314	25.107	49	19.146			
20	68.836	62.779	50.490	20.276	50	17.391			
21	67.151	60.728	47.640	15.356	51	15.636			
22	65.467	58.672	44.761	10.341	52	13.884			
23	63.786	56.610	41.853	5.225	53	12.134			
24 (2 Yrs)	62.107	54.542	38.911	0.000	54	10.388			
25	60.430	52.467	35.935		55	8.645			
26	58.756	50.384	32.922		56	6.906			
27	57.084	48.292	29.868		57	5.172			
28	55.414	46.191	26.770		58	3.442			
29	53.746	44.079	23.626		59	1.718			
30	52.080	41.955	20.432		60 (5 Yrs)	0.000			

### Instructions for Use

- Using the tables, choose the row representing the number of certificate months in force.
- Select the appropriate refund based on original LTV and Loan Term.
- Select % premium refunded under appropriate column and multiply by the premium paid to calculate the refunded amount.
- HPA Cancellation – If, at any time, a refund is required under the Homeowners Protection Act of 1998, a refund of unearned premium using the table will be required.
- Some state exceptions apply.

### Single Premium Fully Refundable

Provides for refund of unearned premium in the event of cancellation.

### Single Premium Limited Refund

Provides for refund of unearned premium if the insurance is cancelled within the first 24 months of the loan.

For more information call the ActionCenter® at 800 444.5664.

### Single Premium

Genworth borrower-paid single premium plans written after 6/1/2000 provide for the expiration of coverage when a loan amortizes to 78% of the original value, unless previously cancelled. Two refund options are available: *Fully Refundable* and *Limited Refund*. No refund is provided if coverage has expired.

Information accurate as of date of printing and subject to change without notice. Product availability is based on property location. May not be available in all states.

**Note:** The Single Premium Term to 78 endorsement is only applicable for Certificates of Insurance issued prior to October 1, 2014.



# Split Premium Refund Schedule G

Refund required under Homeowners Protection Act of 1998.

Genworth Mortgage Insurance Corporation

## Unearned Premium Schedule for Split Premium Plans

### Instructions for Use

1. Using the table at right, choose the row representing the number of certificate months in force.
2. Select % premium refunded under appropriate column and multiply by the premium paid to calculate the refunded amount.
3. HPA Cancellation – If, at any time, a refund is required under the Homeowners Protection Act of 1998, a refund of unearned premium, if any, using the table at the right will be required.

For Term to 78 products, all premium is considered earned when the loan reaches 78% LTV.

For more information call the  
**ActionCenter® at 800 444.5664.**

\* Percentage of upfront premium refunded if the policy is cancelled. Refund will also include any unearned monthly premium if the policy is cancelled.

\*\* Certificate Months in Force is calculated as one plus the number of month boundaries crossed between the MI effective date and the cancellation date.

% of Premium Refunded		% of Premium Refunded	
Certificate Months In Force**	% of Premium Refunded*	Certificate Months In Force**	% of Premium Refunded*
1	99.306%	38	47.917%
2	97.917	39	46.528
3	96.528	40	45.139
4	95.139	41	43.750
5	93.750	42	42.361
6	92.361	43	40.972
7	90.972	44	39.583
8	89.583	45	38.194
9	88.194	46	36.806
10	86.806	47	35.417
11	85.417	<b>48 (4 Yrs)</b>	<b>34.028</b>
<b>12 (1 Yr)</b>	<b>84.028</b>	49	32.639
13	82.639	50	31.250
14	81.250	51	29.861
15	79.861	52	28.472
16	78.472	53	27.083
17	77.083	54	25.694
18	75.694	55	24.306
19	74.306	56	22.917
20	72.917	57	21.528
21	71.528	58	20.139
22	70.139	59	18.750
23	68.750	<b>60 (5 Yrs)</b>	<b>17.361</b>
<b>24 (2 Yrs)</b>	<b>67.361</b>	61	15.972
25	65.972	62	14.583
26	64.583	63	13.194
27	63.194	64	11.806
28	61.806	65	10.417
29	60.417	66	9.028
30	59.028	67	7.639
31	57.639	68	6.250
32	56.250	69	4.861
33	54.861	70	3.472
34	53.472	71	2.083
35	52.083	<b>72 (6 Yrs)</b>	<b>0.694</b>
<b>36 (3 Yrs)</b>	<b>50.694</b>	73	0.000
37	49.306		

**Note:** The Single Premium Term to 78 endorsement is only applicable for Certificates of Insurance issued prior to October 1, 2014.



Certificate Months In Force**	% of Premium Refunded*			
	97 LTV	95 LTV	90 LTV	85 LTV
1	99.14%	99.06%	98.73%	97.73%
2	98.28	98.20	97.47	95.45
3	97.41	97.17	96.20	93.18
4	96.55	96.23	94.94	90.91
5	95.69	95.28	93.67	88.64
6	94.83	94.34	92.41	86.36
7	93.97	93.40	91.14	84.09
8	93.10	92.45	89.87	81.82
9	92.24	91.51	88.61	79.55
10	91.38	90.57	87.34	77.27
11	90.52	89.62	86.08	75.00
12	89.66	88.68	84.81	72.73
13	88.79	87.74	83.54	70.45
14	87.93	86.79	82.28	68.18
15	87.07	85.85	81.01	65.91
16	86.21	84.91	79.75	63.64
17	85.34	83.96	78.48	61.36
18	84.48	83.02	77.22	59.09
19	83.62	82.08	75.95	56.82
20	82.76	81.13	74.68	54.55
21	81.90	80.19	73.42	52.27
22	81.03	79.25	72.15	50.00
23	80.17	78.30	70.89	47.73
24	79.31	77.36	69.62	45.45
25	78.45	76.42	68.35	43.18
26	77.59	75.47	67.09	40.91
27	76.72	74.53	65.82	38.64
28	75.86	73.58	64.56	36.36
29	75.00	72.64	63.29	34.09
30	74.14	71.70	62.03	31.82
31	73.28	70.75	60.76	29.55
32	72.41	69.81	59.49	27.27
33	71.55	68.87	58.23	25.00
34	70.69	67.92	56.96	22.73
35	69.83	66.98	55.70	20.45
36	68.97	66.04	54.43	18.18
37	68.10	65.09	53.16	15.91
38	67.24	64.15	51.90	13.64
39	66.38	63.21	50.63	11.36
40	65.52	62.26	49.37	9.09
41	64.66	61.32	48.10	6.82
42	63.79	60.38	46.84	4.55
43	62.93	59.43	45.57	2.27
44	62.07	58.49	44.30	0.00
45	61.21	57.55	43.04	
46	60.34	56.60	41.77	
47	59.48	55.66	40.51	
48	58.62	54.72	39.24	
49	57.76	53.77	37.97	
50	56.90	52.83	36.71	
51	56.03	51.89	35.44	
52	55.17	50.94	34.18	
53	54.31	50.00	32.91	
54	53.45	49.06	31.65	
55	52.59	48.11	30.38	
56	51.72	47.17	29.11	
57	50.86	46.23	27.85	
58	50.00	45.28	26.58	
59	49.14	44.34	25.32	
60	48.28	43.40	24.05	
61	47.41	42.45	22.78	
62	46.55	41.51	21.52	
63	45.69	40.57	20.25	
64	44.83	39.62	18.99	
65	43.97	38.68	17.72	
66	43.10	37.74	16.46	
67	42.24	36.79	15.19	
68	41.38	35.85	13.92	
69	40.52	34.91	12.66	
70	39.66	33.96	11.39	
71	38.79	33.02	10.13	
72	37.93	32.08	8.86	
73	37.07	31.13	7.59	
74	36.21	30.19	6.33	
75	35.34	29.25	5.06	
76	34.48	28.30	3.80	
77	33.62	27.36	2.53	
78	32.76	26.42	1.27	
79	31.90	25.47	0.00	
80	31.03	24.53		
81	30.17	23.58		
82	29.31	22.64		
83	28.45	21.70		
84	27.59	20.75		
85	26.72	19.81		
86	25.86	18.87		
87	25.00	17.92		
88	24.14	16.98		
89	23.28	16.04		
90	22.41	15.09		
91	21.55	14.15		
92	20.69	13.21		
93	19.83	12.26		
94	18.97	11.32		
95	18.10	10.38		
96	17.24	9.43		
97	16.38	8.49		
98	15.52	7.55		
99	14.66	6.60		
100	13.79	5.66		
101	12.93	4.72		
102	12.07	3.77		
103	11.21	2.83		
104	10.34	1.89		
105	9.48	.94		
106	8.62	0.00		
107	7.76			
108	6.90			
109	6.03			
110	5.17			
111	4.31			
112	3.45			
113	2.59			
114	1.72			
115	.86			
116	0.00			

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## LTV/Term Based Pro Rata Refund Schedule

(30 year)

Genworth Mortgage Insurance Corporation

Applies to applications received on or after January 10, 2014.

### Instructions:

1. Using the Refund Schedule to the left, select the number of months insurance has been in force.
2. Use the corresponding % of premium refunded and multiply by the premium paid to calculate the refunded amount.
3. HPA Cancellation – If, at any time, a refund is required under the Homeowners Protection Act of 1998, a refund of any unearned premium will be required. Use Single Premium Refund Schedule F.
4. Some state exceptions apply.
5. For all Single Premium loans in Alaska closed after July 29, 1999.

For more information call the ActionCenter® at 800 444.5664.

\*If the policy is canceled.

\*\* Certificate Months In Force is calculated as one plus the number of month boundaries crossed between the MI effective date and the cancellation date.

Information is accurate as of date of printing and subject to change without notice.  
Product availability is based on property location. May not be available in all states.

Certificate Months In Force**	% of Premium Refunded*			
	97 LTV	95 LTV	90 LTV	85 LTV
1	97.78%	97.50%	96.55%	93.75%
2	95.56	95.00	93.10	87.50
3	93.33	92.50	89.66	81.25
4	91.11	90.00	86.21	75.00
5	88.89	87.50	82.76	68.75
6	86.67	85.00	79.31	62.50
7	84.44	82.50	75.86	56.25
8	82.22	80.00	72.41	50.00
9	80.00	77.50	68.97	43.75
10	77.78	75.00	65.52	37.50
11	75.56	72.50	62.07	31.25
12	73.33	70.00	58.62	25.00
13	71.11	67.50	55.17	18.75
14	68.89	65.00	51.72	12.50
15	66.67	62.50	48.28	6.25
16	64.44	60.00	44.83	0.00
17	62.22	57.50	41.38	
18	60.00	55.00	37.93	
19	57.78	52.50	34.48	
20	55.56	50.00	31.03	
21	53.33	47.50	27.59	
22	51.11	45.00	24.14	
23	48.89	42.50	20.69	
24	46.67	40.00	17.24	
25	44.44	37.50	13.79	
26	42.22	35.00	10.34	
27	40.00	32.50	6.90	
28	37.78	30.00	3.45	
29	35.56	27.50	0.00	
30	33.33	25.00		
31	31.11	22.50		
32	28.89	20.00		
33	26.67	17.50		
34	24.44	15.00		
35	22.22	12.50		
36	20.00	10.00		
37	17.78	7.50		
38	15.56	5.00		
39	13.33	2.50		
40	11.11	0.00		
41	8.89			
42	6.67			
43	4.44			
44	2.22			
45	0.00			

## LTV/Term Based Pro Rata Refund Schedule

(< 25 year)

Genworth Mortgage Insurance Corporation

Applies to applications received on or after January 10, 2014.

### Instructions:

1. Using the Refund Schedule to the left, select the number of months insurance has been in force.
2. Use the corresponding % of premium refunded and multiply by the premium paid to calculate the refunded amount.
3. HPA Cancellation – If, at any time, a refund is required under the Homeowners Protection Act of 1998, a refund of unearned premium will be required. Use Single Premium Refund Schedule F.
4. Some state exceptions apply.

For more information call the ActionCenter® at 800 444.5664.

\*If the policy is canceled.

\*\* Certificate Months In Force is calculated as one plus the number of month boundaries crossed between the MI effective date and the cancellation date.

Information is accurate as of date of printing and subject to change without notice.  
Product availability is based on property location. May not be available in all states.

## 20) FILE RETENTION

The Loan Origination File and Servicing File for each loan must be complete and accurate and must be maintained in accordance with Applicable Law, and regulatory guidelines. A complete Loan Payment history, with escrow account details, must be maintained.